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6 Attorneys for Defendants  
7 HSBC MORTGAGE CORPORATION (USA) AND  
HSBC BANK USA, N.A.

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

Philip Wong and Frederic Chaussy,  
individually, on behalf of all others  
similarly situated, and on behalf of the  
general public..

14 Plaintiffs,

15 v.

HSBC Mortgage Corporation (USA);  
HSBC Bank USA, N.A.; HSBC Holdings,  
INC.; and DOES 1 through 50, inclusive,

8 Defendants.

Case No. C 07 2446

**STIPULATION TO EXTEND TIME TO  
ANSWER OR OTHERWISE PLEAD**

IT IS HEREBY STIPULATED by and between Plaintiffs PHILIP WONG and  
FREDERIC CHAUSSY and Defendants HSBC MORTGAGE CORPORATION (USA) and HSBC  
BANK USA, N.A., through their respective counsel, as follows:

23       1. The time to answer or otherwise plead in this case on behalf of Defendants  
24 HSBC MORTGAGE CORPORATION (USA) and HSBC BANK USA, N.A. shall be extended to,  
25 and including, June 29, 2007.

6           2. The parties recognize that there is a good faith dispute with regard to the  
7 purported service on "HSBC HOLDINGS, INC." as Defendants HSBC MORTGAGE CORP. and  
8 HSBC BANK USA, N.A. dispute that such company exists. It is intended that during the time

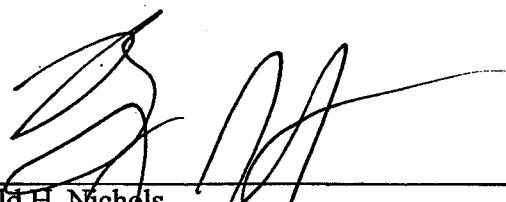
**Stipulation to Extend Time to Answer or  
Otherwise Plead**

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1 referenced in 1, above, the parties will attempt to resolve this matter and no default or other action in  
2 furtherance of litigation against "HSBC HOLDINGS, INC." will occur during that period.

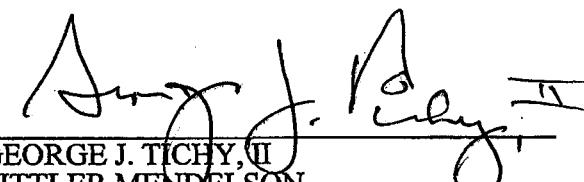
3       3. By entering into this stipulation, no party is waiving any legal position in this  
4 litigation, including any asserted claim or potential defense. Moreover, this stipulation is not  
5 intended to, and shall not constitute acknowledgment of, appropriate service on or submission to the  
6 Court's jurisdiction by "HSBC HOLDINGS, INC." or any entity believed to be "HSBC HOLDINGS,  
7 INC.".

8 Dated: May 30, 2007.



Donald H. Nichols  
Matthew C. Helland  
Bryan J. Schwartz  
NICHOLS KASTER & ANDERSON  
Attorneys for Plaintiffs PHILIP WONG and  
FREDERIC CHAUSSY

14 Dated: May 30, 2007.



GEORGE J. TICHY, II  
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A Professional Corporation  
Attorneys for Defendants  
HSBC MORTGAGE CORPORATION (USA)  
and HSBC BANK USA, N.A.

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Stipulation to Extend Time to Answer or  
Otherwise Plead

2.

Case No. C 07 2446